

CLAIM AMENDMENTS

1. (Currently Amended) A method for providing recent financial transaction data to a plurality of users of a web site comprising:

receiving at a first computer financial transaction data for a plurality of users of a first financial institution;

receiving at a second computer financial transaction data for a plurality of users of a second financial institution;

transmitting at least daily said financial transaction data from said first computer and said second computer to a database accessible from a server at said web site;

prompting a first one of said plurality of users of said web site for a first account number for financial transaction data from said first financial institution;

prompting said first one of said plurality of users of said web site for a second account number for financial transaction data from said second financial institution;

prompting a second one of said plurality of users of said web site for a third account number for financial transaction data from a third financial institution;

requesting from said database financial transaction data for said first account number, and for said second account number, and said third account number; and

presenting said financial transaction data for said first account number and

said second account number to said first one of said plurality of users of said web site; and

presenting said financial transaction data for said third account number to said second one of said plurality of users of said web site.

2. (Currently Amended) The method of claim 1 further comprising creating and presenting to said first one of said plurality of users a report comprising said financial transaction data for said first account number and said second account number.
3. (Currently Amended) The method of claim 1 further comprising transmitting said financial transaction data to an accounting software package at said first one of said plurality of users' computer.
4. (Original) The method of claim 1 wherein presenting said financial transaction data comprises presenting said financial transaction data in a browser.
5. (Original) The method of claim 1 wherein presenting said financial transaction data comprises presenting said financial transaction data in an online information service application.
6. (Previously Presented) The method of claim 1 wherein said financial transaction data originates from a plurality of processing centers.
7. (Previously Presented) The method of claim 1 wherein said first computer is a financial services provider computer.
8. (Currently Amended) A system for providing recent financial transaction data to a

plurality of users of a web site comprising:

 a first computer for collecting financial transaction data for a plurality of users of a first financial institution;

 a second computer for collecting financial transaction data for a plurality of users of a second financial institution;

 a server at said web site for receiving at least daily said financial transaction data from said first computer and said second computer;

 a database for storing said financial transaction data received at least daily from said first computer and said second computer;

 a first account number from a first one of said plurality of users of said web site for financial transaction data from said first financial institution;

 a second account number from said first one of said plurality of users of said web site for financial transaction data from said second financial institution;

a third account number from a second one of said plurality of users of said web site for financial transaction data from a third financial institution; and

 financial transaction data from said database for said first account number, and-said second account number, and said third account number wherein said financial transaction data for said first account number and said second account number is presented to said first one of said plurality of users of said web site and said financial transaction data for said third account number is presented to said second one of said plurality of users.

9. (Currently Amended) The system of claim 8 further comprising a report comprising said financial transaction data for said first account number and said second account number for said first one of said plurality of users.
10. (Currently Amended) The system of claim 8 further comprising an accounting software package at said first one of said plurality of users' computer for receiving said financial transaction data.
11. (Currently Amended) The system of claim 8 wherein said financial transaction data is presented to said first one of said plurality of users in a browser.
12. (Currently Amended) The system of claim 8 wherein said financial transaction data is presented to said first one of said plurality of users in an online service information application.
13. (Previously Presented) The system of claim 8 wherein said financial transaction data originates from a plurality of processing centers.
14. (Previously Presented) The system of claim 8 wherein said first computer is a financial services provider computer.
15. (Currently Amended) A method for providing through a web site financial transaction data to a card user comprising:
collecting at a plurality of computers financial transaction data for a plurality of card users of a plurality of financial institutions;
transmitting at least daily said financial transaction data for said plurality of card users of said plurality of financial institutions from said plurality of computers

to a database accessible from a server at said web site;

determining ~~an-a~~ a first account number associated with a first one of said plurality of financial institutions for said first one of said plurality of card users when said first one of said plurality of card users accesses said web site; and

determining a second account number associated with a second one of said plurality of financial institutions for said second one of said plurality of card users when said second one of said plurality of card users accesses said web site;

transmitting said financial transaction data associated with said first account number for said first card user to said first card user's computer and transmitting said financial transaction data associated with said second account number for said second card user to said second card user's computer.

16. (Currently Amended) The method of claim 15 further comprising creating and presenting to said first card user a report comprising said financial transaction data.
17. (Currently Amended) The method of claim 15 further comprising transmitting said financial transaction data to an accounting software package at said first card user's computer.
18. (Original) The method of claim 15 wherein transmitting said financial transaction data comprises transmitting said financial transaction data to a browser.
19. (Original) The method of claim 15 wherein transmitting said financial transaction data comprises transmitting said financial transaction data to an online information

service application.

20. (Currently Amended) The method of claim 15 wherein said first card user is selected from the group consisting of credit card users and debit card users.

21. (Previously Presented) The method of claim 15 wherein said financial transaction data originates from a plurality processing centers.

22. (Previously Presented) The method of claim 15 wherein one of said plurality of computers is a financial services provider computer.

23. (Currently Amended) A system for providing recent financial transaction data to a card user comprising:

a first computer for collecting financial transaction data for said card user from a first financial institution;

a second computer for collecting financial transaction data for said card user from a second financial institution;

a server at a web site for receiving at least daily said financial transaction data from said first and second ~~computer~~computers;

a database for storing said financial transaction data received at least daily;

an account number for said card user of said web site, said account number associated with said first financial institution or said second financial institution;

financial transaction data from said database for said account number wherein said financial transaction data for said account number is presented to said card user.

24. (Original) The system of claim 23 further comprising a report comprising said financial transaction data for said card user.
25. (Original) The system of claim 23 further comprising an accounting software package at said card user's computer for receiving said financial transaction data.
26. (Original) The system of claim 23 wherein said financial transaction data is presented to said card user in a browser.
27. (Original) The system of claim 23 wherein said financial transaction data is presented to said card user in an online information service application.
28. (Original) The system of claim 23 wherein said card user is selected from the group consisting of credit card users and debit card users.
29. (Previously Presented) The system of claim 23 wherein said financial transaction data originates from a plurality of processing centers.
30. (Previously Presented) The system of claim 23 wherein said first computer is a financial services provider computer.
31. (Previously Presented) A method for providing recent financial transaction data to a user of a web site comprising:
 - collecting at a first computer financial transaction data for said user from a first financial institution;
 - collecting at a second computer financial transaction data for said user from a second financial institution;
 - transmitting from said first and second computer to a database accessible

from a server at said web site said financial transaction data for said user wherein said financial transaction data relates to transactions posted the previous day;

confirming the identity of said user when said user accesses said web site;

determining an account number for said user for said first financial institution;

requesting from said server at said web site financial transaction data for said account number; and

transmitting said financial transaction data for said account number to said user's computer.

32. (Original) The method of claim 31 wherein said financial transaction data comprises credit card transaction data.
33. (Original) The method of claim 31 wherein said financial transaction data comprises debit card transaction data.
34. (Original) The method of claim 31 wherein said financial transaction data comprises credit card data and debit card transaction data.
35. (Original) The method of claim 31 further comprising presenting to said user said financial transaction data in a report.
36. (Original) The method of claim 35 wherein said user is prompted for information to generate said report.
37. (Previously Presented) The method of claim 31 further comprising downloading said financial transaction data to an accounting program at said user's computer.

38. (Previously Presented) The method of claim 31 wherein said first computer is a financial services provider computer.
39. (Currently Amended) A system for providing recent financial transaction data from a plurality of financial institutions to a-userusers of a web site comprising:
 - financial transaction data for said-a first user for a first financial transaction at a first one of said plurality of financial institutions;
 - financial transaction data for said first user for a second financial transaction at a second one of said plurality of financial institutions;
 - financial transaction data for a second user of a third financial transaction at a third one of said plurality of financial institutions;
 - a computer for collecting said financial transaction data for said first financial transactionand, said financial transaction data for said second financial transaction and said financial transaction data for said third financial transaction;
 - a database accessible from a server at said web site for receiving from said computer within 24 hours of posting said financial transaction data for said first financial transactionand, said financial transaction data for said second financial transaction, and said financial transaction data for said third financial transaction;
 - a process for verifying the identity of said first user and said second when said useraccessesusers access said web site;
 - an-a first account number for said first user for accessing said first user's financial transaction data;and

a second account number for said second user for accessing said second user's financial transaction data;

a request for obtaining from said server at said web site and transmitting to said first_user's computer financial transaction data for said first_account number and to said second user's computer financial transaction data for said second account number.

40. (Original) The system of claim 39 wherein said financial transaction data for said first financial transaction comprises credit card transaction data.
41. (Previously Presented) The system of claim 39 wherein said financial transaction data for said first financial transaction comprises debit card transaction data.
42. (Previously Presented) The system of claim 39 wherein said financial transaction data from said first financial transaction comprises credit card transaction data and said financial transaction data for said second financial transaction comprises debit card transaction data.
43. (Currently Amended) The system of claim 39 further comprising a report for presenting to said first_user said financial transaction data for said first financial transaction and said financial transaction data for said second financial transaction.
44. (Currently Amended) The system of claim 43 wherein said first_user is prompted for information to generate said report.
45. (Previously Presented) The system of claim 39 further comprising an accounting

program at said user's computer for downloading said financial transaction data for said first financial transaction and said financial transaction data for said second financial transaction.

46. (Original) The system of claim 39 wherein said computer is a financial services provider computer.